

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Brian W. Ballentine

Case No.: 19-31911  
Judge: Michael B. Kaplan

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: April 27, 2023  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: WW Initial Debtor: BWB Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 811.68/320/1080\* per month to the Chapter 13 Trustee, starting on July 1, 2021 for approximately 20/2/29 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

Debtor will pay \$811.68 in June and July 2021, then plan payment reduced to \$320 per month for August and September 2021, then \$1,080 beginning October 1, 2021 for 29 remaining months of plan. Total plan length of 51 months. \$11,553.40 paid in though June 2021. Total plan base remains \$42,881.00.

\*Debtor has unliquidated claim for damages under the New Jersey Conscientious Employee Protection Act against former employer. See Section E for further detail.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

Two student loans canceled by US Department of Education because Burlington College closed. Remaining loans have not been canceled or forgiven. These are Parent Plus Loans where only Mr. Ballentine is the obligor. Estimated balance due is \$ 28,973.01.

Mr Ballentine and JP Morgan Chase resolved an objection to confirmation with an order dated 6/25/20 (DOC 36) regarding modification of JP Morgan's Secured claim on a 2012 Subaru Impreza Auto. The secured portion of the claim is \$3,600.00. to be paid over 48 months at 7.04% per month or \$86.27 per month through the plan payments. The total is \$4,141.12. The Trustee has paid \$329.17. Balance due is \$3,811.95.

Mrs. Ballentine suffers from a disabling chronic illness and is not employable. She relocated from Puerto Rico back to New Jersey on September 1, 2021. Two months reduced payments to Trustee will cover moving expenses.

\*Debtor has unliquidated claim for damages under the New Jersey Conscientious Employee Protection Act against former employer. After 33.3% counsel fees and \$2,000 retainer paid or reimbursed, debtor will devote non-exempt proceeds from litigation or settlement to completion of plan. Debtor will make application to approve any settlement and payment of fees and costs to special counsel on notice to creditors.

**Part 2: Adequate Protection ☐ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1,623.68 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: PNC Mortgage (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ as allowed (hourly retainer)
DOMESTIC SUPPORT OBLIGATION	n/a	n/a Application to be made based on hourly retainer.

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
n/a	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC Bank	mortgage on debtor's home	\$10,421.05 Includes pre-petition and post-petition missed mortgage payments	as allowed	\$10,421.05	\$1,623.68

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☐ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
JP Mortgage Chase Auto Finance	2012 Subaru Impreza auto	\$6,337.00	\$3,600.00	none	\$3,600.00	as allowed stipulation and order 6/25/20 7.04%	\$4,141.12

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

JP Mortgage Chase Auto Finance 2012 Subaru Impreza auto

**e. Surrender** ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
JP Mortgage Chase Auto Finance	2012 Subaru Impreza auto	\$4,141.12 less \$1,043.66 paid through June 2021 by Chapter 13 Trustee

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Nelnet for U.S. Department of Education	nondischargeable student loans	pay in plan	as allowed pro rata with other unsecured creditors.

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
JP Morgan Chase Auto Finance	2012 Subaru Impreza wagon 126,000 miles	\$6337. POC filed by Chase for \$4,141.12	\$ 3,600.00	\$3600.00	\$1,071.12 Note: Motion resolved by Order dated 6 25 2020 (DOC 36). Debtor to pay inside plan \$86.27/m as part of trustee payment.

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) debtors counsel fees
- 3) secured claims of PNC and Chase Auto Finance
- 4) general unsecured claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/1/2021.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>Debtor terminated from employment. Debtor has been advised he has claim against former employer. Non-exempt proceeds after allowed counsel fees and costs to be paid to help complete plan. Amount of claim not known.</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>Non-exempt recovery of employment claim less special counsel fees and costs as allowed to be paid into plan. Amount of claim is not known and unliquidated.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Mr. Ballentine and JP Morgan Chase resolved an objection to confirmation with an order dated 6/25/20 (DOC 36) regarding modification of JP Morgan's Secured claim on a 2012 Subaru Impreza Auto. The secured portion of the claim is \$3,600.00. to be paid over 48 months at 7.04% per month or \$86.27 per month through the plan payments. The total is \$4,141.12. The Trustee has paid \$1,043.66. Balance due is \$3,097.46.

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 27, 2023

/s/Brian W. Ballentine  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: April 27, 2023

/s/William S. Wolfson  
Attorney for Debtor(s)

In re:  
Brian William Ballentine  
Debtor

Case No. 19-31911-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: May 05, 2023

Form ID: pdf901

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2023:

Recip ID	Recipient Name and Address
db	Brian William Ballentine, 114 Musconetcong River Road, Washington, NJ 07882-3010
sp	+ Stephen Bosin, 70 Grand Avenue, Suite 200, River Edge, NJ 07661-1936
518580666	+ NJ Motor Vehicle Commission, Surcharge Administration Office, P.O. Box 160, Trenton, NJ 08601-0160
518922579	+ Nelnet as Servicer for the U.S. Dept. of Education, Attn: Claims - Managing Officer, P.O. Box 82505, Lincoln, NE 68501-2505

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 05 2023 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 05 2023 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	May 05 2023 20:36:00	JPMORGAN CHASE BANK, N.A., RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518654051	Email/Text: ally@ebn.phinsolutions.com	May 05 2023 20:35:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
518580642	+ Email/Text: ally@ebn.phinsolutions.com	May 05 2023 20:35:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518580643	+ Email/Text: ally@ebn.phinsolutions.com	May 05 2023 20:35:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
518580646	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 05 2023 20:39:57	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518580644	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 05 2023 20:39:56	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518602032	+ Email/PDF: ebn_ais@aisinfo.com	May 05 2023 20:39:58	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518652185	Email/PDF: bncnotices@becket-lee.com	May 05 2023 20:40:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518580650	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 05 2023 20:52:08	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518580651	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 05 2023 20:39:50	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
518580660	Email/Text: mrdiscen@discover.com	May 05 2023 20:35:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518580661	Email/Text: mrdiscen@discover.com	May 05 2023 20:35:00	Discover Financial, Po Box 15316, Wilmington, DE 19850

District/off: 0312-3

User: admin

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Date Rcvd: May 05, 2023

Form ID: pdf901

Total Noticed: 42

518580652	+ Email/Text: electronicbkydocs@nelnet.net	May 05 2023 20:37:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518580656	+ Email/Text: electronicbkydocs@nelnet.net	May 05 2023 20:37:00	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518589863	Email/Text: mrdiscen@discover.com	May 05 2023 20:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518580662	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 05 2023 20:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518580648	Email/PDF: ais.chase.ebn@aisinfo.com	May 05 2023 20:40:06	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
518580649	Email/PDF: ais.chase.ebn@aisinfo.com	May 05 2023 20:39:56	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101
518655770	Email/PDF: ais.chase.ebn@aisinfo.com	May 05 2023 20:39:47	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
518580664	+ Email/Text: PBNCNotifications@peritussservices.com	May 05 2023 20:35:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518580663	+ Email/Text: PBNCNotifications@peritussservices.com	May 05 2023 20:35:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518666012	+ Email/Text: bankruptcydpt@mcmcg.com	May 05 2023 20:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518580668	Email/Text: Bankruptcy.Notices@pnc.com	May 05 2023 20:36:00	PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009
518580667	Email/Text: Bankruptcy.Notices@pnc.com	May 05 2023 20:36:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518629125	Email/Text: Bankruptcy.Notices@pnc.com	May 05 2023 20:36:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
518580669	Email/Text: Bankruptcy.Notices@pnc.com	May 05 2023 20:36:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518580670	Email/Text: Bankruptcy.Notices@pnc.com	May 05 2023 20:36:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
518580665	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 05 2023 20:36:00	NJ Division of Taxation, 50 Barracks Street, PO Box 269, Trenton, NJ 08695
518580672	+ Email/Text: DeftBkr@santander.us	May 05 2023 20:37:00	Santander Bank, 450 Penn St, Reading, PA 19602-1011
518580671	+ Email/Text: DeftBkr@santander.us	May 05 2023 20:37:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
518582231	+ Email/PDF: gecsed@recoverycorp.com	May 05 2023 20:52:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518580673	+ Email/PDF: gecsed@recoverycorp.com	May 05 2023 20:52:09	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518580674	+ Email/PDF: gecsed@recoverycorp.com	May 05 2023 20:39:58	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518580675	+ Email/Text: bkelectronicnotices@usaa.com	May 05 2023 20:35:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio,, TX 78288-1600
518580676	+ Email/Text: bkelectronicnotices@usaa.com	May 05 2023 20:35:00	USAA Federal Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
518657031	+ Email/PDF: ebn_ais@aisinfo.com	May 05 2023 20:52:06	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-3

User: admin

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Date Rcvd: May 05, 2023

Form ID: pdf901

Total Noticed: 42

TOTAL: 38

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518580647	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
518580645	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518580653	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518580654	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518580655	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518580657	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518580658	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518580659	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor JPMORGAN CHASE BANK N.A. hkaplan@rasnj.com, kimwilson@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William S. Wolfson	on behalf of Debtor Brian William Ballentine wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

TOTAL: 5